

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Raymond O Armstrong
Debtor

Case No. 16-00409-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db Raymond O Armstrong, 1355 Mainsville Rd, Shippensburg, PA 17257-9256
cr +The Bank Of New York Mellon f/k/a The Bank of New, P.O. Box 9013, Addison, TX 75001-9013
4747375 Armstrong Raymond O, 1355 Mainsville Rd, Shippensburg, PA 17257-9256
4772300 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4747380 +Credit Management Company, 157 Lincoln Way, Chambersburg, PA 17201-2233
4747381 +Credit Mangement company, 157 Lincoln Way, Chambersburg, PA 17201-2233
4747376 DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1450
5009616 +Hayt, Hayt & Landau, LLC, 123 S Broad Street, STE 1660, Philadelphia, PA 19109-1003
4747382 +Home Savings, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
4791373 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
4747387 Nationstar Mortgage llc, PO Box 619063, Lewisville, TX 75067
4747389 Sls, 8742 Lucent Bld Sent 300, Highland Ranch, CO 80129
4751392 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4789880 EDI: BECKLEE.COM Feb 07 2018 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4747377 +EDI: AMEREXPR.COM Feb 07 2018 18:58:00 Amex, PO Box 297871,
Fort Lauderdale, FL 33329-7871
4747379 EDI: BANKAMER.COM Feb 07 2018 18:58:00 Bank Of America, PO Box 982235,
El Paso, TX 79998
4747378 +EDI: BANKAMER.COM Feb 07 2018 18:58:00 Bank Of America, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
5009614 +E-mail/Text: bknotice@bhlmlaw.com Feb 07 2018 18:53:36
Blatt, Hasenmiller, Leibsker & Moore, LLC, 1835 Market Street, Philadelphia, PA 19103-2933
4747383 +EDI: HFC.COM Feb 07 2018 18:58:00 Hsbc, PO Box 9, Buffalo, NY 14240-0009
4747384 +EDI: HFC.COM Feb 07 2018 18:58:00 Hsbc Bank Nevada Na, PO Box 9, Buffalo, NY 14240-0009
5009615 EDI: MID8.COM Feb 07 2018 18:58:00 Midland Credit Management, Inc.,
2365 Northside Drive, STE 300, San Diego, CA 92108-2709
4747385 +EDI: MID8.COM Feb 07 2018 18:58:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
5009613 EDI: PRA.COM Feb 07 2018 18:58:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd,
Norfolk, PA 23502-4952
4747388 EDI: PRA.COM Feb 07 2018 18:58:00 Portfolio Recovery Association,
120 Corporate Blvd Ste 1, Norfolk, VA 23502
4747390 +EDI: CITICORP.COM Feb 07 2018 18:58:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4747386* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage llc, 350 Highland Dr, Lewisville, TX 75067)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Keith B DeArmond on behalf of Debtor 1 Raymond O Armstrong general.dearmondlaw@gmail.com,
Gl0924@notify.cincompass.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Raymond O Armstrong**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:16-bk-00409-HWV**

Social Security number or ITIN **xxx-xx-8240**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

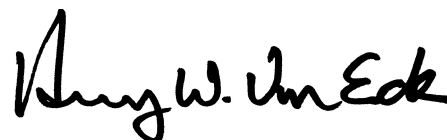
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond O Armstrong
aka Raymond Oliver Armstrong

February 7, 2018

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.